

Amendments to the Specification

Please add the following new paragraphs at page 27, line 9, after the paragraph that reads: “Fig. 6 illustrates a decision list screen in which pending decisions are listed. The list is fully searchable according to specified parameters (constraints).”

Fig. 8A is a flowchart illustrating the steps involved in managing a credit application, and

Fig. 8B illustrates one embodiment of selectively forwarding credit application data to remote funding source terminal devices as depicted in FIG. 8A.